

UNITED STATES DEPARTMENT OF AGRICULTURE
Risk Management Agency
Spokane Regional Office

CORN CROP INSURANCE
(Coarse Grain Crop Provisions)

FCIC 98-041
NCIS -702

FACT SHEET
November 2001

The crop insured will be all the **FIELD CORN** planted for harvest as grain or silage type(s) insurable in your county. *Contact your insurance agent for specific details.*

COUNTIES WHERE AVAILABLE

IDAHO: Ada, Bingham, Canyon, Cassia, Elmore, Franklin, Gem, Gooding, Jefferson, Jerome, Lincoln, Madison, Minidoka, Owyhee, Payette, Twin Falls, and Washington counties

OREGON: Baker, Benton, Clackamas, Columbia, Coos, Douglas, Jackson, Josephine, Lane, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Umatilla, Washington and Yamhill counties

WASHINGTON: Adams, Benton, Clark, Cowlitz, Ferry, Franklin, Grant, Grays Harbor, Island, Jefferson, King, Kitsap, Kittitas, Klickitat, Lewis, Lincoln, Okanogan, Pierce, Skagit, Snohomish, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom and Yakima counties

••NOTE: Please contact your insurance agent for specific details on which type(s) are insurable in your county.

IMPORTANT DATES Sales Closing - **March 15** Final Planting - See County Actuarial
Acreage Reporting - **June 30** Cancellation Date - **March 15**

These dates may vary by county and practice and are subject to change from year to year. Contact your crop insurance agent for the specific dates that apply to your county.

ACREAGE REPORT You must report to your insurance company all acreage of the insured crop in the county in which you have a share, the type and practice, and your share at the time of planting.

CAUSES OF LOSS Adverse weather conditions; fire; insects, but not damage due to insufficient or improper application of pest control measures; plant disease, but not damage due to insufficient or improper application of disease control measures; wildlife; earthquake; volcanic eruption; or failure of the irrigation supply due to any unavoidable cause of loss occurring within the insurance period.

PRODUCTION GUARANTEES Yields are based on actual production records reported to your insurance agent and/or company.

GUARANTEE CHOICES Choice of **50 to 75%** of your approved average yield in 5% increments.

PRICE ELECTION Price at which you are compensated per bushel in the event of a loss. Choices vary by level of guarantee. (Please check with your crop insurance agent for price election changes for the current crop year.)

CATASTROPHIC COVERAGE Catastrophic (CAT) coverage is available at the 50% coverage level and 55% of maximum price election.

ADMINISTRATIVE FEES *Catastrophic (CAT) Coverage*: \$100 per crop per county. *Additional Coverage*: \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for small-limited resource farmers.

INSURANCE PERIOD Insurance attaches at the time of planting and ends the earliest of: **1)** total destruction of the crop; **2)** combining, or picking corn for grain or severing the stalk from the land and chopping for the purpose of livestock feed; **3)** final adjustment of a loss; or **4) October 31** for corn insured as grain in Clark, Cowlitz, Grays Harbor, Island, Jefferson, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Wahkiakum, and Whatcom counties, Washington; **December 10** for corn insured as grain in all other Idaho, Oregon and Washington counties; **September 30** for corn insured as silage in all Idaho, Oregon and Washington counties.

REPLANT PROVISION A replanting payment is allowed if the corn is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90% of the production guarantee for the acreage and it is practical to replant. (A replant payment is not applicable to Catastrophic Coverage Policies.) Contact your crop insurance agent for further details.

PREVENTED PLANTING Coverage is 60% of your production guarantee for timely planted acreage. If you have additional levels of coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

LOSS EXAMPLE - CORN *Example assumes 100% share, level 2 (65% coverage) and a 100 % price election of \$2.45 and an average yield of 100 bushels per acre.*

100	Bushels
<u>x.65</u>	Coverage Level
65	Bushel Per Acre Guarantee
<u>x 100</u>	Acres
6,500	Bushel Unit Guarantee
<u>-1,200</u>	Bushel Production
5,300	Bushel Loss
<u>x \$2.45</u>	Price Election
12,985	Indemnity

CONTACT AN INSURANCE AGENT TODAY

All MPC, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available at all USDA Service Centers throughout the United States.

DISCLAIMER: This summary is for general illustration purposes only.

Detailed Information: Producers should consult a crop insurance agent to obtain specific information and refer to Crop Provisions and Actuarial Materials (e.g.: practices, options and appropriate deadlines).

The U.S. Department of Agriculture (USDA) prohibits discrimination in its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact Dave P. Paul, Director, USDA/Risk Management Agency, Spokane Regional Office, at (509) 353-2147. To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th & Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.